

Certificate Number: 06531-PAM-DE-033902932
Bankruptcy Case Number: 19-05364



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 3, 2020, at 11:36 o'clock PM CST, Teresa Shaak completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 3, 2020 By: /s/Jennifer Schuler

Name: Jennifer Schuler

Title: Certified Credit Counselor